

What is claimed is:

1. A vehicle insurance premium calculation system comprising:

usage status detection means for detecting usage status of a vehicle;

data input means for inputting data relating to maintenance or management of said vehicle; and

insurance premium calculation means for calculating vehicle insurance premium based on said inputted data and results of said detection.

2. The vehicle insurance premium calculation system according to claim 1, further comprising display means for displaying data relating to said calculated insurance premium.

3. The vehicle insurance premium calculation system according to claim 1, further comprising voice output means for enabling voice output of data relating to said calculated insurance premium.

4. The vehicle insurance premium calculation system according to claim 1, wherein said insurance premium calculation means calculates a vehicle insurance premium in real time in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.

5. The vehicle insurance premium calculation system according to claim 1, wherein said insurance

premium calculation means calculates an expected vehicle insurance premium in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.

5 6. A vehicle insurance premium calculation system comprising an on-board apparatus, maintenance data management means, and a server apparatus:

 wherein said on-board apparatus comprises:

10 usage status detection means for detecting usage status of a vehicle;

 on-board sending means for sending at least data relating to said detected usage status;

 on-board reception means for receiving at least data relating to insurance premiums; and

15 means for displaying said received data;

 wherein said maintenance data management means comprises:

 data input means for inputting at least data relating to maintenance or management of said vehicle;

20 and

 data sending means for sending at least data relating to maintenance or management of said vehicle;
 and

 wherein said server apparatus comprises:

25 server side reception means for receiving data relating to said usage status and data relating to said

maintenance or management of vehicle;

insurance premium calculation means for
calculating vehicle insurance premiums based on said
received data; and

5 server side sending means for sending data
relating to said calculated insurance premiums to said
on-board apparatus.

7. A vehicle insurance premium calculation
system comprising an on-board apparatus, maintenance
10 data management means, and a server apparatus:

wherein said on-board apparatus comprises:

usage status detection means for detecting usage
status of a vehicle;

on-board input means for inputting data relating
15 to maintenance or management of said vehicle from said
maintenance data management means;

insurance premium calculation means for
calculating vehicle insurance premiums based on results
of said detection and data relating to maintenance or
20 management of said vehicle;

on-board display means for displaying data
relating to said calculated vehicle insurance premiums;
and

on-board sending and reception means for sending
25 at least data relating to said calculated vehicle
insurance premiums;

wherein said maintenance data management means comprises:

data input means for inputting at least data relating to maintenance or management of said vehicle;

5 and

output means for outputting at least data relating to maintenance or management of said vehicle; and

wherein said server apparatus comprises server side reception means for receiving at least data relating to said vehicle insurance premiums.

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8. On-board apparatus, comprising:

usage status detection means for detecting usage status of a vehicle;

on-board sending means for sending at least data relating to said detected usage status;

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on-board reception means for receiving at least data relating to insurance premiums; and

on-board display means for displaying said received data.

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9. On-board apparatus, comprising:

usage status detection means for detecting usage status of a vehicle;

on-board input means for inputting data relating to the maintenance or management of said vehicle;

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insurance premium calculation means for calculating vehicle insurance premiums based on results

of said detection and data relating to maintenance or management of said vehicle; and

on-board display means for displaying data relating to said calculated vehicle insurance premiums.

5 10. Server apparatus, comprising:

server side reception means for receiving data relating to usage status of a vehicle and data relating to maintenance or management of said vehicle;

10 insurance premium calculation means for calculating vehicle insurance premiums based on said received data; and

server side sending means for sending data relating to said calculated insurance premiums.

15 11. A vehicle insurance premium calculation method, comprising:

a usage status detection step of detecting usage status of a vehicle;

a data input step of inputting data relating to maintenance or management of said vehicle; and

20 an insurance premium calculation step of calculating vehicle insurance premiums based on said detection results and said inputted data.

25 12. The vehicle insurance premium calculation method according to claim 11, wherein said insurance premium calculation step calculates a vehicle insurance premium in real time in accordance with results of said

detection and fluctuations in data relating to maintenance or management of said vehicle.

13. The vehicle insurance premium calculation method according to claim 11, wherein said insurance premium calculation step calculates an expected vehicle insurance premium in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.

14. The vehicle insurance premium calculation method according to claim 11, comprising a display step of displaying data relating to said calculated insurance premium.

15. The vehicle insurance premium calculation method according to claim 11, comprising a voice output step of enabling voice output of data relating to said calculated insurance premium.

16. A vehicle insurance premium calculation system, comprising:

operation status detection means for detecting how a vehicle is operated by a driver;

status detection means for detecting passenger activation status of protection equipment for passengers;

insurance premium calculation means for calculating vehicle insurance premiums based on results of said detection; and

display means for displaying said calculated vehicle insurance premium for said driver.

17. The vehicle insurance premium calculation system according to claim 16, further comprising maintenance or management status detection means for detecting maintenance or management status of vehicle, and wherein said insurance premium calculation means calculates vehicle insurance premium also based on said detected maintenance and management status of vehicle.

18. A vehicle comprising an on-board apparatus, said apparatus having:

usage status detection means for detecting usage status of the vehicle;

on-board sending means for sending at least data relating to said detected usage status;

on-board reception means for receiving at least data relating to insurance premiums; and

on-board display means for displaying said received data.

19. A vehicle comprising an on-board apparatus, said apparatus having:

usage status detection means for detecting usage status of a vehicle;

on-board input means for inputting data relating to the maintenance or management of said vehicle;

insurance premium calculation means for

calculating vehicle insurance premiums based on results of said detection and data relating to maintenance or management of said vehicle; and

on-board display means for displaying data
5 relating to said calculated vehicle insurance premiums.

20. A maintenance data management apparatus provided in a contract repair factory, said apparatus comprising:

an inspection information input means for entering
10 data relating to a maintenance or management of the vehicle; and

a sending means for sending data received from said inspection information input means.

21. On-board apparatus, comprising:

15 a processor;

a detector that detects usage status of a vehicle, connected to said processor;

a radio part that sends data from said detector or said processor, said radio part receiving data
20 relating to insurance premiums, said radio part being connected to said processor;

a display connected to said processor.

22. A vehicle insurance premium calculation system comprising an on-board apparatus of claim 21 and a
25 server that sends data to and receives data from said radio part of said on-board apparatus.

23. On-board apparatus, comprising:

a detector that detects usage status of a vehicle;

an input device that accept the entry of
inspection information from a contract repair factory

5 a processor connected both of said detector and
said input device, being calculating insurance premiums
based on input data;

a display connected to said processor.

24. A server that receives data relating to usage
10 status of a vehicle and data relating to maintenance or
management of said vehicle, comprising:

a processor that calculates vehicle insurance
premiums based on said received data; and

a radio part that sends data relating to said
15 calculated insurance premiums.

25. A vehicle insurance premium calculation
system, comprising:

a first detector that detects how a vehicle is
operated by a driver;

20 a second detector that detects passenger
activation status of protection equipment for
passengers;

a processor that calculates vehicle insurance
premiums based on results of said detections; and

25 a display connected to said processor.